IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Wankmueller et al. Customer No.: 21003

Serial No.: 09/399,192 Examiner: Hewitt II, Calvin L.

Filed: 09/17/1999 Group Art Unit: 3621

For : APPARATUS AND METHOD FOR GENERATING AN ELECTRONIC-

COMMERCE PERSONAL IDENTIFICATION NUMBER

CRYPTOGRAPHICALLY RELATED TO AN ATM PERSONAL

IDENTIFICATION NUMBER

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

FILED ELECTRONICALLY May 12, 2008

Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This paper is filed in response to the Non-Final Office Action mailed on January 10, 2008. A one month extension of time is respectfully requested. Any fees can be charged to our Deposit Account No. 02-4377.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 13 of this paper.

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